

Form 319

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**John A Biega Jr.**  
*Debtor(s)*

Case No. 21-21882-CMB

Chapter: 7

**ORDER**


In a Chapter 7 case, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a ***Statement of Completion*** evidencing completion of a personal financial management course, or alternatively, a ***Certification*** that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is within 60 days after the first date set for the meeting of creditors under *Section 341* of the *Bankruptcy Code*. *11 U.S.C. §727(a)(11)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a Certification substantially conforming to *Official Form No. 423*, i.e., a ***Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management***, which reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation.

**AND NOW**, this ***The 3rd of March, 2022***, it is hereby ***ORDERED, ADJUDGED and DECREED*** that this case is ***DEEMED CLOSED, without entry of a discharge order***. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

Dated: March 3, 2022

cm: Debtor

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

In re:  
John A Biega, Jr.  
Debtor

Case No. 21-21882-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 03, 2022

User: auto  
Form ID: 319

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2022:

Recip ID	Recipient Name and Address
db	+ John A Biega, Jr., 160 St. Clair Lane, Wampum, PA 16157-5048
15405299	+ Bank of America, N.A., PO Box 982238, El Paso, TX 79998-2238
15405306	Phillips, Gardill, Kaiser & Altmeyer, PL, 611 Fourteenth Street, Wheeling, WV 26003
15405308	+ Radius Global Solutions, PO Box 390905, Minneapolis, MN 55439-0905
15405309	+ The Law Office of Frederic I. Weinberg, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
15405310	Union Plus Credit Card, PO Box 71104, Charlotte, NC 28272-1104
15405311	+ Wayne Township Municiple Authority, 1418 Wampum Road, Ellwood City, PA 16117-1610

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15405298	+ Email/PDF: bncnotices@becket-lee.com	Mar 03 2022 23:27:05	American Express, 200 Vesey Street, New York, NY 10285-0002
15405300	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 03 2022 23:39:10	Best Buy Credit Services, PO Box 9001007, Louisville, KY 40290-1007
15405301	Email/Text: cms-bk@cms-collect.com	Mar 03 2022 23:24:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
15405303	Email/PDF: gecsed@recoverycorp.com	Mar 03 2022 23:27:03	JC Penney Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
15405302	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 03 2022 23:27:08	Chase, PO Box 15298, Wilmington, DE 19850-5298
15405304	Email/PDF: gecsed@recoverycorp.com	Mar 03 2022 23:27:05	Lowes Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
15405297	Email/Text: camanagement@mtb.com	Mar 03 2022 23:24:00	M&T Bank, PO Box 64679, Baltimore, MD 21264
15405305	Email/Text: bankruptcydpt@mcmcg.com	Mar 03 2022 23:24:00	Midland Credit Management, PO Box 301030, Los Angeles, CA 90030-1030
15405307	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 03 2022 23:24:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15405308	+ Email/Text: ngisupport@radiusgs.com	Mar 03 2022 23:24:00	Radius Global Solutions, PO Box 390905, Minneapolis, MN 55439-0905
15405312	+ Email/Text: bankrupt-adjdept@wesbanco.com	Mar 03 2022 23:24:00	Wesbanco Bank, 1 Bank Plz., Wheeling, WV 26003-3565

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0315-2

User: auto

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Date Rcvd: Mar 03, 2022

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Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 05, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2022 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Paula J. Cialella	on behalf of Debtor John A Biega Jr. paula@nypalaw.com, jennie@nypalaw.com;kayann@nypalaw.com

TOTAL: 5